Leaders INTERNATIONAL

Executive Search

VANCOUVER EDMONTON CALGARY SASKATOON WINNIPEG TORONTO OTTAWA MONTREAL

Digital Commerce Group

Opportunity Profile

Deputy Chief AML Officer

Location: Calgary/Toronto

About Digital Commerce Group

www.dcbank.ca

Digital Commerce Group (DCGroup), comprised of Digital Commerce Bank (DCBank), Digital Commerce Payments Inc. (DCPayments) and Pateno Payments Inc. (Pateno), specializes in digital payment solutions for corporations, empowering businesses, and FinTech entrepreneurs to effortlessly scale their business. Founded in 2007, our enterprise-grade payment and banking technology outpaces traditional financial services in speed, transparency, and cost. Our customers leverage our tech-forward solutions to access advanced payment technology, facilitate instant transactions, add fresh revenue streams and connect with new audiences.

DCBank is a Schedule 1 Canadian Bank focused on technology and delivering robust and secure payment technologies. The Bank's 100% owned and operated technology-driven platform provides access to all major Canadian payment rails as well as innovative payment and banking solutions to its corporate clients. The Bank is a member of Payments Canada, and is a principal member of Interac, Visa and MasterCard.

DCPayments and Pateno are Affiliates of DCBank and leverage its access to major payment rails and technology to enable businesses to offer their own financial and payment solutions. From seamless integrations to fully customizable options, they help clients put fast, reliable solutions at the heart of their business. Their innovative payment solutions ensure a more streamlined, secure and flexible way to transfer money. Via their API technology, clients can initiate payments from existing web pages, portals, and apps, scaling their capabilities as their industry changes. From tip disbursement to loan management payments, DCGroup's highly intuitive and simple-to-use system can be easily integrated, instantly enhancing and streamlining client's money transfers. Additionally, Pateno serves certain niche markets (such as online gaming and cryptocurrency trading platforms), to meet their high speak, high volume payment needs.

Collectively, DCGroup's proprietary banking-as-a-service and payment solutions, as well as straightforward APIs, offer clients efficiency, flexibility, and convenience when it comes to integrating services directly to a business' product. Whether you're a financial services provider or a fintech innovator, their tech-driven products are designed to elevate your business with modern solutions. In a world of evolving payment needs, DCGroup is your innovation partner.

Deputy Chief AML Officer

Digital Commerce Bank, a Canadian Schedule 1 Bank, and its affiliates that are registered money services businesses (together, the Corporate Group) are seeking a senior leader and experienced AML officer to support the CAMLO in leading and managing the Corporate Group's AML Programs. Reporting to the CAMLO, the position of Deputy CAMLO will be based in either Digital Commerce Bank's head office in Calgary, AB or in its Toronto, ON office. This is an in-office position.

Key Responsibilities

The Deputy CAMLO will have the opportunity to be both hands-on and strategic. This opportunity will appeal to an individual who likes working within a small entrepreneurial team environment while contributing to the overall growth of the organization. The ideal candidate is one who has proven analytical, research, investigative, and reporting skills with an ability to exercise great judgment and use critical thinking skills to resolve matters effectively. Key responsibilities include:

- Assist the CAMLO in overseeing and maintaining compliance regime for Corporate Group to ensure the Anti-Money Laundering, Anti-Terrorist Financing (AML/ATF) and Anti-Proliferation Financing program is comprehensive, robust, complete and up-to date;
- Support innovation by addressing compliance requirements associated with new products, services and technologies;
- Enhance and implement an assessment of inherent money laundering and terrorist financing risks and appropriate measures to control identified risks;
- Enhance and implement self-assessment of controls;
- Keep the AML programs current relative to the identified inherent risks (products, technology, customers and delivery channels, geographic locations of activity and any other relevant factors);
- Ensure validity, accuracy and effectiveness of data collection systems and other processes used in reports to Management, the Board and regulators;

- Liaise with the Chief Technology Officer (CTO) to ensure effective systems and technology are in place that are adequate to support the AML/ATF compliance function, including those required to identify and report suspicious transactions and attempted suspicious transactions;
- Oversee the enhancement and implementation of AML/ATF, and Sanctions policies and procedures that are kept up to date and approved by Management and the Board;
- Continuous review for appropriateness of framework to monitor AML, ATF and sanctions compliance developments impacting business groups; and
- Liaise with internal and external stakeholders to ensure continuation and growth of the Corporate Group's AML and ATF culture, while seeking changes to improve effectiveness and efficiencies in policy, processes and technology.

The Person

- Bachelor's degree in business, law, finance or related field.
- ACAMS and/or other appropriate certification.
- 10+ years relevant AML/ATF management experience required.
- Experience with operation and oversight of AML and KYC programs.
- Experience preparing and implementing compliance policies and procedures.
- Knowledge, understanding, and experience of regulatory, risk management and compliance frameworks
- Demonstrated subject matter expertise relating to Canadian AML/ATF regulatory requirements pertaining to FINTRAC, OSFI, PCMLTFA/R, and Canadian sanctions.
- Experience with Banks, MSBs and PSPs an asset.

Key Competencies & Success Factors

- Excellent communication, leadership, and relationship-building skills to manage internal and external stakeholders.
- Strong analytical skills and the ability to comprehend complex business and regulatory situations.
- Excellent project management skills to effectively manage several priority projects.
- Results oriented with bias for action and sense of urgency.
- Demonstrates high integrity and commitment to quality.
- Entrepreneurial mindset with professional presence and personality.

Compensation

A competitive compensation package will be provided. This role could work out of either the Toronto or Calgary offices. Relocation may be provided. Further details will be discussed in a personal interview.

Express Your Enthusiasm

Please email a convincing cover letter and tailored resume (PDF or Word document only) to **John Dugdale or Heather Fookes at calgary@leadersinternational.com** indicating the job title in the subject line of the email.

Leaders International Executive Search
www.leadersinternational.com